

## ABSTRAK

Penelitian ini bertujuan untuk menguji bukti secara empiris adanya pengaruh *Capital Adequacy Ratio* (CAR), *Debt to Equity Ratio* (DER), *Loans to Deposit Ratio* (LDR), *Non Performing Loans* (NPL), penerapan *Good Corporate Governance* (GCG) terhadap Kinerja Keuangan Bank Pembangunan Daerah di Indonesia.

Sampel dari penelitian ini adalah Bank Pembangunan Daerah yang terdaftar di Bank Indonesia pada tahun 2008 – 2012 dengan menggunakan metode *purposive sampling*. Total sampel sebanyak 12 perusahaan dengan lima tahun pengamatan. Sehingga diketahui bahwa jumlah data observasi yang dilakukan dalam penelitian ini sebanyak 60 data selama lima tahun pengamatan. Data yang digunakan adalah laporan keuangan dari masing masing perusahaan sampel yang dipublikasikan oleh Bursa Efek Indonesia melalui situs [www.bi.go.id](http://www.bi.go.id) dan masing-masing website yang bersangkutan. Proses analisis data yang dilakukan menggunakan uji asumsi klasik kemudian dilanjutkan pengujian hipotesis.

Hasil penelitian menunjukkan bahwa *Capital Adequacy Ratio* (CAR), *Debt to Equity Ratio* (DER), dan *Loans to Deposit Ratio* (LDR) berpengaruh signifikan terhadap kinerja Keuangan Bank Indonesia. Sedangkan *Non Performing Loans* (NPL) dan *Good Corporate Governance* (GCG) tidak berpengaruh signifikan terhadap Kinerja Keuangan Bank Pembangunan Daerah di Indonesia

**Kata kunci :** *Capital Adequacy Ratio* (CAR), *Debt to Equity Ratio* (DER), *Loans to Deposit Ratio* (LDR), *Non Performing Loans* (NPL), *Corporate Governance* (GCG)

## ABSTRACT

This study aims to examine the empirical evidence of the influence of the Capital Adequacy Ratio (CAR) , Debt to Equity Ratio (DER) , Loans to Deposit Ratio (LDR) , Non Performing Loans (NPL) , the implementation of Good Corporate Governance (GCG) of the Financial Performance Regional Development Bank in Indonesia.

Sample of this study is the Regional Development Banks registered in Bank Indonesia in 2008 - 2012 using purposive sampling method . Total sample of 12 firms with five years of observation . So it is known that the number of data observations made in this study were 60 data during the five years of observation . The data used are the financial statements of each sample company , published by the Indonesia Stock Exchange through [www.bi.go.id](http://www.bi.go.id) website and each respective website . The process of data analysis is performed using the classical assumption test was continued testing hypotheses.

The results showed that the Capital Adequacy Ratio (CAR) , Debt to Equity Ratio (DER) , and Loans to Deposit Ratio (LDR) significantly influence the Financial performance of Bank Indonesia . While non-performing loans (NPL) and Good Corporate Governance (GCG) no significant effect on the Bank's Financial Performance of Regional Development in Indonesia

**Keywords :** *Capital Adequacy Ratio (CAR), Debt to Equity Ratio (DER), Loans to Deposit Ratio (LDR), Non Performing Loans (NPL), Corporate Governance (GCG)*